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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Tamika	
	First name	First name
Write the name that is on your government-issued	R	
picture identification (for	Middle name	Middle name
example, your driver's	Van	
license or passport	Last name	Last name
Bring your picture		
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you	First name	First name
have used in the last 8 years	riistiidile	riistiidille
o years	Middle name	Middle name
Include your married or	Wilder Harrie	Wildertane
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits	NAVY NV 4	NAME AND
of your Social	XXX - XX- 4573	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer	9 xx - xx-	9 xx - xx-
Identification number (ITIN)		

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De	ebtor 1 Tamika First Name	H Van Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		3552 West 15th Street Number Street Basement	Number Street
		Obicers Wineig COCCO	
		Chicago Illinois 60623 City State Zip Code	City State Zip Code
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
		-	

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Debt	or 1 Tamika	R	Van	Case number (if kno	wn)
	First Name	Middle Name	Last Name		
Part	2: Tell the Court Abo	out Your Bankruptcy Case			
B a	he chapter of the sankruptcy Code you re choosing to file nder		eription of each, see <i>Notice Req</i> Also, go to the top of page 1 and		. <i>§ 342(b) for Individuals Filing for</i> priate box.
	low you will pay the ee	more details about how cashier's check, or mor may pay with a credit call. I need to pay the fee in Individuals to Pay Your. I request that my fee by judge may, but is not rethe official poverty line.	wyou may pay. Typically, if you ney order. If your attorney is sard or check with a pre-printer in installments. If you choose in Filing Fee in Installments (Cobe waived (You may request equired to, waive your fee, and that applies to your family sin, you must fill out the Application.	ou are paying the submitting your ped address. e this option, sign official Form 103, this option only and may do so only tize and you are u	the clerk's office in your local court for a fee yourself, you may pay with cash, payment on your behalf, your attorney on and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of nable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
b	lave you filed for ankruptcy within the ast 8 years?	V No. Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
c b s fi y	are any bankruptcy ases pending or eing filed by a pouse who is not ling this case with ou, or by a business eartner, or by an ffiliate?	Yes. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
	0o you rent your esidence?	✓ No. Go to line Yes. Fill out <i>Init</i>			<i>t You</i> (Form 101A) and file it with

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Debtor 1 Tamika First Name		R Mid	dle Name	Van Last Name	Case nur	nber (if known)	
Part 3: Report About Any	Busin	esses	You Own as a Sol	e Proprietor			
12. Are you a sole proprietor of any full- or part-time	✓	No.	Go to Part 4.	of loveing and			
business?	Ш	Yes.	Name and location of	of business			
A sole proprietorship is a business you operate as an			Name of business, if				
individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			Number	Stree			
If you have more than one sole			City		State	Zip Code	
proprietorship, use a separate sheet and			Check the appropr	riate box to de	scribe your business:		
attach it to this Health Care Business (as defined in 11 U.S.C. § 101(27A))							
petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A))							
			None of the a		ned in 11 U.S.C. § 10	1(0))	
•	apprishee exist,	nopriate t, state, follow No. No. Yes.					
14. Do you own or have any property that	✓	No.					
poses or is alleged to pose a threat of		Yes.	What is the hazard?				
imminent and identifiable hazard to public health or			If immediate attention i	s needed, why	s it needed?		
safety? Or do you own any property that needs immediate attention?			Where is the property?	Number	Street		
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				City		State	Zip Code

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 Debtor 1
 Tamika
 R
 Van
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Iamika			mber (if known)
Part 6: Answer These Que	Middle Name La estions for Reporting Purposes	ast Name	
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual property." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily by	primarily for a personal, family, business debts? Business debusiness debusiness debts?	bts are debts that you incurred to obtain ation of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu		exempt property is excluded and administrative to unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 milli \$10,000,001-\$50 mi \$50,000,001-\$100 m \$100,000,001-\$500	illion \$1,000,000,001-\$10 billion nillion \$10,000,000,001-\$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 milli \$10,000,001-\$50 mi \$50,000,001-\$100 m \$100,000,001-\$500	illion \$1,000,000,001-\$10 billion nillion \$10,000,000,001-\$50 billion
Part 7: Sign Below	11 111 22		
For you	correct. If I have chosen to file under Chaof title 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtain	apter 7, I am aware that I may p I understand the relief available I I did not pay or agree to pay s ned and read the notice require	erjury that the information provided is true and proceed, if eligible, under Chapter 7, 11,12, or 13 e under each chapter, and I choose to proceed comeone who is not an attorney to help me fill d by 11 U.S.C. § 342(b). Indicates Code, specified in this petition.
	I understand making a false state connection with a bankruptcy ca both. 18 U.S.C. §§ 152, 1341, 1	ement, concealing property, or ase can result in fines up to \$2	obtaining money or property by fraud in 50,000, or imprisonment for up to 20 years, or
	/s/ Tamika Van Signature of Debtor 1		Signature of Debtor 2
	Executed on 2/7/2018 MM / DD	E	Executed on

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Debtor 1 Tamika	R	Van	Case number (if I	known)				
First Name	Middle Name	Last Name		·				
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the				
If you are not	debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I							
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	ules filed with the petition is incorrect.				
attorney, you do not	•	, ,		•				
need to file this page.	/s/ Elise Harmening		Date	2/7/2018				
	Signature of Attorney		M	M / DD / YYYY				
	Elise Harmening							
	Printed name							
	Semrad Law Firm							
	Firm name							
	20 S. Clark Street							
	Street							
	28th Floor							
	Chicago		Illinois	60603				
	City		State	Zip Code				
	Contact phone	3124852095	Email address	eharmening@semradlaw.com				
	6325657		Illinois					
	Bar number		State	State				

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Tamika	R	Van
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
 amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schoolula A/B. Dunnautu (Official Form 10CA/D)	
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
	\$15,555.00
1b. Copy line 62, Total personal property, from Schedule A/B	Ψ10,000.00
1c. Copy line 63, Total of all property on Schedule A/B	\$15,555.00
t 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$10,698.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Ψ10,030.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	· ·
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$19,910.00
35. Copy the total claims norm rait 2 (nonphonty unsecured claims) norm line of or ochedule L/1	
Your total liabilities	\$30,608.00
Your total liabilities	\$30,608.00
	\$30,608.00
Your total liabilities Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I)	\$30,608.00
Your total liabilities art 3: Summarize Your Income and Expenses	<u> </u>
Art 3: Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I)	

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Deb	otor 1 Tamika	R	Van	Case number (if known)							
	First Name	Middle Name	Last Name								
Part	4: Answer These Qu	estions for Administrat	tive and Statistical Records								
6. A	are you filing for bankrupt	cy under Chapters 7, 11, o	or 13?								
[No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.										
[✓ Yes.										
7. V	Vhat kind of debt do you h	nave?									
[Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.										
		imarily consumer debts. You ith your other schedules.	ou have nothing to report on this p	part of the form. Check this box and su	ıbmit						
		our Current Monthly Incom Form 122B Line 11; OR, Fo	ne: Copy your total current monthlorm 122C-1 Line 14.	y income from Official	\$2,808.04						
9.	Copy the following spec	the following special categories of claims from Part 4, line 6 of Schedule E/F:									
	From Part 4 on Schedul	e E/F, copy the following:	Total claim								
	9a. Domestic support obli	gations (Copy line 6a.)		\$0.00							
	9b. Taxes and certain other	er debts you owe the govern	ment. (Copy line 6b.)	\$0.00							
	9d. Student loans. (Copy	line 6f.)		\$0.00							
	9e. Obligations arising our priority claims. (Copy line		or divorce that you did not report a	\$0.00	_						
	9f. Debts to pension or pr	ofit-sharing plans, and other	\$0.00								

\$0.00

9g. Total. Add lines 9a through 9f.

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			DC	rage 10	01 70		
Fill in this	information to ide	ntify your case:					
Debtor 1	Tamika First Name	R M	ddle Name	Van Last Name	-		
Debtor 2 (Spouse, if fi	ling) First Name	M	ddle Name	Last Name	-		
United Sta	ates Bankruptcy Co			District of Illinois			
Case num				(State)	-		
(If known)					_		Chook if this is an
Officia	al Form 106	6A/B					Check if this is an amended filing
Sche	dule A/B:	Property					12/1
category v responsible write your	where you think is le for supplying con name and case i	fits best. Be as comporrect information. If number (if known). Ans	ete and accu ore space is ver every que	sset only once. If an asset fits i irate as possible. If two marrie needed, attach a separate she estion. Other Real Estate You Owr	d people ar et to this fo	e filing together, both a orm. On the top of any a	re equally
				esidence, building, land, or sim			
7. Do you	No. Go to Part 2		rest in any re	esidence, building, land, or sin	mar proper	ty:	
1.1	Yes. Where is the Street address, if	available, or other descri	tion Sir	is the property? Check all that a ngle-family home uplex or multi-unit building ondominium or cooperative anufactured or mobile home	oply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
	Number Stre	et State Zip Cod	Iir	nd vestment property neshare her		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
			one. De De At	the property? Section 1 only Section 2 only Section 1 and Debtor 2 only Least one of the debtors and ano Information you wish to add al	ther	(see instructions)	mmunity property
				rty identification number:			
1.2		than one, list here: available, or other descri	tion Sir	is the property? Check all that a ngle-family home uplex or multi-unit building andominium or cooperative anufactured or mobile home	oply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> <i>iims Secured by Property.</i> Current value of the portion you own?
	Number Stre	et State Zip Cod	Inv	nd vestment property neshare her		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
			Who hone. De De De At	ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only least one of the debtors and ano information you wish to add al rty identification number:	ther	(see instructions)	mmunity property

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Debtor 1		R	Van	Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
1.3	et address, if available, or ot	[What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the
Nun	nber Street	[Manufactured or mobile home Land		entire property? Describe the nature o	portion you own?
City	State	Zip Code	Investment property Timeshare Other	_	interest (such as fee s the entireties, or a life	imple, tenancy by
		\ [[[Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and		Check if this is co (see instructions)	mmunity property
			Other information you wish to add a property identification number:	about this item,	such as local	
	the dollar value of the po ve attached for Part 1. Wi	rtion you own for a	all of your entries from Part 1, inclu	uding any entrie	s for pages	
Part 2:	Describe Your Vehicle	es				
you own th	nat someone else drives. If y ns, trucks, tractors, sport ut	you lease a vehicle,	t in any vehicles, whether they are also report it on Schedule G: Executor cycles	-	-	
3.1	Make Model: Year:	Chrysler Pacifica 2004	Who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2004 Chrysler Pacifica	120000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an	d another	Current value of the entire property? \$2600.00	Current value of the portion you own? \$2600.00
			Check if this is community instructions)	property (see		
3.2	Make Model: Year:		Who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an		Current value of the entire property?	Current value of the portion you own?
			Check if this is community instructions)	property (see		

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3.3 I	First Name					
3.3	ii 3t i vaine	Middle Name	Last Name			
			Who has an interest in the property	y? Check	Do not deduct secured	· ·
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	unis secured by Property
,	Approximate mileage:	·	Debtor 2 only		Current value of the	Current value of the
(Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and an	other		
			Check if this is community prop	perty (see		
			instructions)	•		
3.4 I	Make		Who has an interest in the property	y? Check	Do not deduct secured	•
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Property
,	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
(Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and an	other		-
			Check if this is community prop	perty (see		
			instructions)			
Exam _l			ner recreational vehicles, other vehicle ft, fishing vessels, snowmobiles, motorcyc			
Example N N Y 4.1	ples: Boats, trailers, motor No 'es Make		ner recreational vehicles, other vehicle ft, fishing vessels, snowmobiles, motorcycommobiles, motorcyclommobiles, motorcycommobiles, motorcycommobiles, motorcycommobiles, motorcycommobiles, motorcycommobiles, motorcycommobiles, motorcycommobiles, motorcycommobiles, motorcycommobiles, motorcyclommobiles, motorcycommobiles, motorcycommo	cle accessorie	Do not deduct secured	•
Example N N Y 4.1	ples: Boats, trailers, motor No 'es		who has an interest in the property	cle accessorie	es	red claims on <i>Schedule</i>
Examp N Y 4.1	ples: Boats, trailers, motor No Yes Make Model:		who has an interest in the property one. Debtor 1 only	cle accessorie	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Examp ✓ N ✓ Y 4.1	ples: Boats, trailers, motor lo 'es Make Model: Year: Approximate mileage:		who has an interest in the property one. Debtor 1 only Debtor 2 only	cle accessorie	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
Examp ✓ N ✓ Y 4.1	ples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the property one. Debtor 1 only Debtor 1 and Debtor 2 only	cle accessorie y? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Examp ✓ N ✓ Y 4.1	ples: Boats, trailers, motor lo 'es Make Model: Year: Approximate mileage:		who has an interest in the property one. Debtor 1 only Debtor 2 only At least one of the debtors and an	cle accessorie y? Check nother	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Examp ✓ N ✓ Y 4.1	ples: Boats, trailers, motor lo 'es Make Model: Year: Approximate mileage:		who has an interest in the property one. Debtor 1 only Debtor 1 and Debtor 2 only	cle accessorie y? Check nother	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
Examp ✓ N ✓ Y 4.1	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage: Other information:		who has an interest in the property one. Debtor 1 only Debtor 2 only At least one of the debtors and an Check if this is community property.	cle accessorie y? Check nother perty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property Current value of the portion you own?
Example 1 N N 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage: Other information:		who has an interest in the property one. Debtor 1 only Debtor 2 only At least one of the debtors and an instructions) Check if this is community propinstructions)	cle accessorie y? Check nother perty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule
Example 1 N N 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the property one. Debtor 1 only Debtor 2 only At least one of the debtors and an instructions) Who has an interest in the property one.	cle accessorie y? Check nother perty (see	Do not deduct secured the amount of any secu Creditors Who Have Clase Current value of the entire property?	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule
Example 1 N N 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the property one. Debtor 1 only Debtor 2 only At least one of the debtors and an instructions) Who has an interest in the property one.	cle accessorie y? Check nother perty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fored claims on Schedule
Example 1 N N 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the property one. Debtor 1 only Debtor 2 only At least one of the debtors and an instructions) Who has an interest in the property one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 only Debtor 1 only	cle accessorie y? Check nother perty (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class	red claims on Schedule lims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule lims Secured by Propert
Example 1 N N 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the property one. Debtor 1 only Debtor 2 only At least one of the debtors and an instructions) Who has an interest in the property one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only the debtors and an Debtor 2 only instructions) Who has an interest in the property one. Debtor 1 only Debtor 2 only	y? Check nother perty (see y? Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the
Example 1 N N 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the property one. Debtor 1 and Debtor 2 only At least one of the debtors and an instructions) Who has an interest in the property one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an instructions) Who has an interest in the property one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	cle accessorie y? Check nother perty (see y? Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the

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Debtor 1 Tamika Van Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$700.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music No Yes. Describe... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1200.00 for Part 3. Write that number here

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Debtor 1 Tamika Van Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$200.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Netspend Prepaid Card <u>\$1</u>200.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: \$500.00 Walmart Stock Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Tamika	R	Van	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotia include personal checks, cashier ents are those you cannot transf Issuer name:	s' checks, promissory no	tes, and money orders.	
21.	Retirement or pension		N 11-70		
	_	RA, ERISA, Keogn, 401(K), 403(I	o), thrift savings accounts	s, or other pension or profit-sharing plans	
	No No	Type of account:	Institution name:		
	✓ Yes. List each account	401(k) or similar plan:	Meta Bank through E	mployer	\$2000.00
	separately.	Pension plan:		. ,	
		IRA:	-		-
		Retirement account:			-
		Keogh:			_
		Additional account:			_
		Additional account:			_
22.		prepayments d deposits you have made so the with landlords, prepaid rent, pub			
	Yes	Electric:			_
		Gas:			_
		Heating oil:			_
		Security deposit on rental unit:			_ ;
		Prepaid rent:			
		Telephone:			_
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money t	to you, either for life or fo	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			
					_
		-			

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Debt	or 1 Tamika First Name	R Middle	Van Nama	Case	number <i>(if known)</i>	
24.	Interests in a	n education IRA, in an acc	count in a qualified ABI		lified state tuition program	•
	✓ No Yes	530(b)(1), 529A(b), and 529 Institution name and descri		ecords of any interests.11 U.\$	S.C. § 521(c):	
25.	Trusts, equita	able or future interests in	property (other than an	ything listed in line 1), and	rights or powers	
	exercisable for No	or your benefit				
	Yes. Desc	ribe				
26.		yrights, trademarks, trade ernet domain names, websit				
	✓ No	م داند				1
	Yes. Desc	nbe				
27.		nchises, and other generallding permits, exclusive licen		ion holdings, liquor licenses,	professional licenses	
	✓ No Yes. Desc	ribe				
Man		ty owed to you?				
IVIOI	iey or proper	ty owed to you:				Current value of the portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov					portion you own? Do not deduct secured
	Tax refunds ov	wed to you	Anticipated Tay Pature (EIO)	Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s abou	wed to you specific information t them, including whether	Anticipated Tax Return (Anticipated Tax Return (Federal:	portion you own? Do not deduct secured
	Tax refunds on No Yes. Give s abou you a	wed to you specific information			Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on No Yes. Give s abou you a and t	wed to you specific information t them, including whether already filed the returns the tax years				portion you own? Do not deduct secured claims or exemptions. \$7855.00
28.	Tax refunds on No Yes. Give s abou you a and t	wed to you specific information t them, including whether already filed the returns he tax years	Anticipated Tax Return (NON EIC)	State:	portion you own? Do not deduct secured claims or exemptions. \$7855.00 \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t Family suppor Examples: Past	specific information t them, including whether already filed the returns he tax years	Anticipated Tax Return (NON EIC)	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$7855.00 \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t Family suppor Examples: Past	wed to you specific information t them, including whether already filed the returns he tax years	Anticipated Tax Return (NON EIC)	State: Local: settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$7855.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t Family suppor Examples: Past	specific information t them, including whether already filed the returns he tax years	Anticipated Tax Return (NON EIC)	State: Local: settlement, property settlemer Alimony:	portion you own? Do not deduct secured claims or exemptions. \$7855.00 \$0.00 \$0.00 tt \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t Family suppor Examples: Past	specific information t them, including whether already filed the returns he tax years	Anticipated Tax Return (NON EIC)	State: Local: settlement, property settlemer Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$7855.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t Family suppor Examples: Past	specific information t them, including whether already filed the returns he tax years	Anticipated Tax Return (NON EIC)	State: Local: settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$7855.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, specific information	Anticipated Tax Return (pport, maintenance, divorce senefits, sick pay, vacation pay	State: Local: Settlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	## Specifical Section ## Spe
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc No	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, specific information s someone owes you aid wages, disability insuran ial Security benefits; unpaid	Anticipated Tax Return (pport, maintenance, divorce senefits, sick pay, vacation pay	State: Local: Settlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	## Specifical Section ## Spe
29.	Tax refunds on No No Yes. Give s about you a and to the service of the service	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, specific information s someone owes you aid wages, disability insuran ial Security benefits; unpaid	Anticipated Tax Return (pport, maintenance, divorce senefits, sick pay, vacation pay	State: Local: Settlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	## Specifical Section ## Spe

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Debt	tor 1 Ta		R	Van	Case number (if known)	
	Fir	rst Name	Middle Name	Last Name		
31.		ests in insurance bles: Health, disab		th savings account (HSA); credit, I	nomeowner's, or renter's insurance	
		o es. Name the insu f each policy and I		Company name:	Beneficiary:	Surrender or refund value
32.	If you				cy, or are currently entitled to receive	
	Ye	o es. Describe				
33.		oles: Accidents, en		ou have filed a lawsuit or made rance claims, or rights to sue	a demand for payment	
24	_	es. Describe	unliquidated eleime of		oloimo of the debter and vielts	
34.		off claims	unliquidated claims of	every nature, including counter	cialms of the deptor and rights	
		es. Describe				
35.		_	ou did not already list			
	✓ No	o es. Describe				
36.			-	n Part 4, including any entries fo		\$11755.00
Part	5: D e	escribe Any Bu	usiness-Related Pro	oerty You Own or Have an I	nterest In. List any real estate in Part	1.
37.	Do you	u own or have ar	ny legal or equitable int	erest in any business-related pi	operty?	
		o. Go to Part 6. es. Go to line 38.			po D	urrent value of the ortion you own? o not deduct secured claims r exemptions
38.			or commissions you alre	ady earned		
	V No	o es. Describe				
39.			nishings, and supplies ated computers, software	modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, electr	ronic devices
	V No	o es. Describe				

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Deb	tor 1 Tamika	R	Van	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of y	our trade	
	✓ No				
	Yes. Describe				
	_				
41.	Inventory				
	✓ No				
	Yes. Describe				
	_				
40	Interests in partnersh	ing or igint vantures			
42.		iips or joint ventures			
	✓ No		Name of entity:	% of ownership:	
	Yes. Give specific		reality.	70 of ownership.	
	information about them				<u> </u>
	urom				
12 (Customor lists mailing	lists, or other compilati	one		
45.		insis, or other complian	ions		
	✓ No				
	Yes. Do your lists i	nclude personally identifial	ole information (as defined in 11	U.S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not alr	eady list		
	✓ No				
	Yes. Give specific				_
	information				<u> </u>
					_
					<u> </u>
			art 5, including any entries fo		
•	art o. write that humbe				
Part	Describe Any F	arm- and Commercia	al Fishing-Related Proper	ty You Own or Have an Interest In.	
	If you own or have ar	n interest in farmland, list it i	n Part 1.		
46.	Do you own or have a	ny legal or equitable int	erest in any farm- or commer	cial fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
		•			or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	✓ No				
	Yes. Describe				

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Debto		Tamika First Name	R Middle Name	Van Last Name	Case number (if known)	
48.	Cro	ps-either growing					
	✓	No					
		Yes. Describe					
49.	- Farr	n and fishing equi	 pment, implements, machinery, fi	xtures, and tools o	ftrade		
		No .	. , , , ,	,			
		Yes. Describe					
50.	- Farr	n and fishing supp	lies, chemicals, and feed				
	✓	No					
	Ħ	Yes. Describe					
	_						
51.	Any	farm- and comme	rcial fishing-related property you	did not already lis	:		
	✓	No					
		Yes. Describe					
	-						
			II of your entries from Part 6, incl		or pages you have attach	ed	
>						L	
Part 7		Describe All Pro	perty You Own or Have an In	terest in That Yo	ou Did Not List Above		
53.	Do y	ou have other pro	perty of any kind you did not alrea				
			ts, country club membership				
		No Yes. Give specific					
		information					
54 Ad	ld th	e dollar value of a	II of your entries from Part 7. Writ	a that number her	<u>.</u>	1	•
54. Au	iu tii	e dollar value of a	ii oi your entiles iioiii Fait 7. wiit	e that humber her	7		
Part 8	3	List the Totals o	f Each Part of this Form				
55. P	art 1	l: Total real estate	e, line 2			>	
56. p	art 2	total vehicles, lir	ne 5	\$2600.00			
57. P a	art 3	: Total personal a	nd household items, line 15	\$1200.00			
58. P a	art 4	: Total financial as	ssets, line 36	\$11755.00			
59. P	art 5	5: Total business-r	elated property, line 45				
60. P	art 6	3: Total farm- and	fishing-related property, line 52				
61. P	art 7	7: Total other prop	erty not listed, line 54				
62. T	otal	personal property	Add lines 56 through 61.	\$15555.00			+ \$15555.00
					Copy pers	sonal property total	
63. T c	otal (of all property on S	Schedule A/B. Add line 55 + line 62				\$15555.00
							İ

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Debtor 1	Tamika	R	Van	
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse, if filing)	First Name	Middle Name	Last Name	
nited States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
ase number				

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	m as Exempt				
1.	Which set of exemptions are you claim	•				
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)			
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)			
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption		
	Brief description: Used Clothing Line from Schedule A/B: 11	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)		
	Brief description: Other financial account, Netspend Prepaid Card Line from Schedule A/B: 17	\$1,200.00	\$1,200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) within 1,215 days before you filed this case?			

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Debtor 1 Tamika R Van Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1006 \$2,000.00 description: **✓** \$2,000.00 401(k) or similar plan, 100% of fair market value, up to any Meta Bank through applicable statutory limit **Employer** Line from Schedule A/B: 21 735 ILCS 5/12-1001(b) \$700.00 description: **✓ Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(b) Brief description: \$200.00 **✓** \$200.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 735 ILCS 5/12-1001(b) Brief \$500.00 description: \$500.00 **Walmart Stock** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(c); 735 ILCS Brief \$2,600.00 5/12-1001(b) description: **✓** \$0 Chrysler Pacifica, 2004, 100% of fair market value, up to any 2004 Chrysler Pacifica applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(g)(1); 735 ILCS Brief \$6,902.00 5/12-1001(b) description: **✓**

\$6,902.00; \$0.00

\$953.00

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

Federal, Anticipated Tax

Federal, Anticipated Tax

Return (NON EIC)

28

28

\$953.00

V

Return (EIC)

Line from Schedule A/B:

description:

Schedule A/B:

Brief

735 ILCS 5/12-1001(b)

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				-		
Fill in	this information to identify your c	ase:				
Debto	or 1 Tamika	R	Van			
	First Name	Middle Name	Last Name			
Debto (Spous	or 2 ee, if filing) First Name	Middle Name	Last Name			
Unite	d States Bankruptcy Court for the:	Northern	District of Illinois			
		<u> </u>	(State)			
Case (If knov	number vn)					
Off	icial Form 106D					Check if this is an amended filing
Scl	hedule D: Credit	tors Who Hav	e Claims Secure	ed by Prop	erty	12/15
			are filing together, both are equa			information. If
more	space is needed, copy the Addit		per the entries, and attach it to t			
	and case number (if known).		•			
1. 1	Do any creditors have claims s				and an effect of a con-	
Į			th your other schedules. You hav	e nothing else to rep	ort on this form.	
	Yes. Fill in all of the information	on below.				
Part	List All Secured Claims					
2.	List all secured claims. If a crec separately for each claim. If more in Part 2. As much as possible, lis name.	than one creditor has a partic	cular claim, list the other creditors	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any
					this claim	
2.1	NATIONWIDE CAC LLC Creditor's Name	 Describe the property t 	hat secures the claim:	\$9,721.00	\$2,600.00	\$7,121.00
	3435 N CICERO AVE	2004 Chrysler Pacifica				
	Number Street		the claim is: Check all that apply.			
	-	_ Contingent				
	CHICAGO IL 60641 City State ZIP Code	Unliquidated				
	Who owes the debt? Check one	I I Disputed				
	✓ Debtor 1 only	Nature of lien. Check all	that apply.			
	Debtor 2 only	An agreement you m car loan)	ade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only		s tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a	,			
	Check if this claim relates	Other (including a right	nt to offset)			
	to a community debt Date debt was 7/2016	- Last 4 digits of account				
	incurred					
2.2	AMER FST FIN Creditor's Name	Describe the property t	hat secures the claim:	\$977.00	\$700.00	\$277.00
	3515 N. Ridge Rd, Suite 200 Number Street	Furniture Loan As of the date you file	the claim is: Check all that apply.			
	- Otreet	Contingent	the ordin is. Oneon an true apply.			
	Wichita KS 67205	Unliquidated				
	City State ZIP Code	Disputed				
	Who owes the debt? Check one	Nature of lien. Check all	that apply			
	Debtor 1 only					
	Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you m car loan)	ade (such as mortgage or secured			
	At least one of the debtors	Statutory lien (such a	s tax lien, mechanic's lien)			
	and another	Judgment lien from a	a lawsuit			
	Check if this claim relates to a community debt	Other (including a right	nt to offset)			
	Date debt was 8/2017 incurred	- Last 4 digits of account	number0001			
	Add the dollar value of here:	your entries in Column A	on this page. Write that number	\$10,698.00		

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Fill in 1	this inforr	mation to identify your c	ase:			
Debto	r 1	Tamika	R	Van		
		First Name	Middle Name	Last Name		
Debto		<u></u>				
(Spouse	e, if filing)	First Name	Middle Name	Last Name		
United	States B	ankruptcy Court for the:	Northern	District of Illinois		
_				(State)		
Case r	number					
		- was 100F/F				Check if this is an amended filing
Omic	ciai F	orm 106E/F				
Scł	าedเ	ile E/F: Cre	editors Who	Have Unsec	cured Claims	12/1
other p Form 1 claims	oarty to a 06A/B) a that are tries in tl	iny executory contract and on <i>Schedule G: Exe</i> listed in <i>Schedule D:</i> C	s or unexpired leases tha cutory Contracts and Un Creditors Who Hold Claim	t could result in a claim. A expired Leases (Official Fo s Secured by Property. If r	Also list executory contracts orm 106G). Do not include an nore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part 1	List /	All of Your PRIORIT	Y Unsecured Claims			
1. C	o any cr	editors have priority ur	nsecured claims against y	you?		
F	√ No. €	Go to Part 2.				
	Yes.					
li	sted, iden	tify what type of claim it	is. If a claim has both prior	ity and nonpriority amounts,	list that claim here and show b	arately for each claim. For each claim oth priority and nonpriority amounts.

Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

Priority

amount

Nonpriority

amount

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Debto	· · · · · · · · · · · · · · · · · · ·	R	Van Last Name	Case number (if known)	
Part 2		Middle Name I TV Unsecured Cla i			
3. [o any creditors have nonpriority u	nsecured claims again	st you?	e court with your other schedules.	
u It	nsecured claim, list the creditor separa	ately for each claim. For	each claim li	r of the creditor who holds each claim. If a creditor has more sted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill out	cluded in Part 1.
					Total claim
4.1	City of Chicago - Parking and red Lig Nonpriority Creditor's Name	ght Tickets		Last 4 digits of account number	\$3,000.00
	Department of Revenue - PO Box 88 Number Street	3292		When was the debt incurred?n/a	
	Number Street			As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	
	Chicago Illinois City State	60680 Zip Code		Disputed	
	Who incurred the debt? Check one			Type of NONPRIORITY unsecured claim:	
	Debtor 1 only			Student loans	
	Debtor 2 only			Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only			divorce that you did not report as priority claims	
	At least one of the debtors and a	another		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to	a community debt		Other. Specify Parking Tickets	
	Is the claim subject to offset?			_	
	✓ No				
	Yes				
4.2	ComEd Nonpriority Creditor's Name			Last 4 digits of account number	\$1,500.00
	3 Lincoln Center Number Street			When was the debt incurred?n/a	
				As of the date you file, the claim is: Check all that apply.	
	Bankruptcy Section			Contingent	
	Oakbrook Terrace Illinois	60181		Unliquidated	
	City State Who incurred the debt? Check one	Zip Code		Disputed	
	Debtor 1 only	·		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and	another		Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to	a community debt		debts Other. Specify Utility	
	Is the claim subject to offset?				
	✓ No				
	Yes				
4.3	Hernandez, Junior Nonpriority Creditor's Name			Last 4 digits of account number	\$1,520.00
	2129 S Homan Ave			When was the debt incurred?n/a	
	Number Street			As of the date you file, the claim is: Check all that apply.	
	-			Contingent	
	Chicago Illinois	60623		Unliquidated	
	City State Who incurred the debt? Check one	Zip Code		Disputed	
	Debtor 1 only	···		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and a	another		Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to	a community debt		debts Other. Specify Housing	
	Is the claim subject to offset?			<u> </u>	
	✓ No				
Offic	i Yes 106E/F	Schedule E/	F: Creditors	s Who Have Unsecured Claims	page 2

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R Van Debtor 1 Tamika Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Honor Finance \$9,090.00 Last 4 digits of account number Nonpriority Creditor's Name 909 DAVIS ST STE 260 When was the debt incurred? 7/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60201 **EVANSTON** Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 2006 Dodge Magnum Is the claim subject to offset? **✓** No Yes Illinois Tollway \$400.00 Last 4 digits of account number _ Nonpriority Creditor's Name 2700 Ogden Ave When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated Downers Grove Illinois 60515 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify __ **Tollway Violations** Is the claim subject to offset? **✓** No Yes 4.6 Peoples Gas \$3,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 200 E. Randolph n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify _

Debts to pension or profit-sharing plans, and other similar

Utility

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R Van Debtor 1 Tamika Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 T-Mobile Bankruptcy Team \$400.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 53410 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 98015 Bellevue Washington City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt ✓ Other. Specify _____ Cell Phone Is the claim subject to offset? **✓** No Yes Village of Maywood \$1,000.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 40 Madison Street n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Maywood Illinois 60153 Disputed City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Parking Tickets Is the claim subject to offset?

✓ No Yes Case 18-03399 Doc 1 Filed 02/07/18 Entered 02/07/18 12:47:01 Desc Main Document Page 27 of 70

 Debtor 1
 Tamika
 R
 Van
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$19,910.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$19,910.00 6j. Total. Add lines 6f through 6i.

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Fill in this information to identify your case:					
Debtor 1	Tamika	R	Van		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
Case number			(State)		

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			_ •		
Fill	in this infori	mation to identify your c	ase:		
Deb	otor 1	Tamika	R	Van	
l	_	First Name	Middle Name	Last Name	
	otor 2 use, if filing)	First Name	Middle Name	Last Name	
l					
Uni	ted States B	ankruptcy Court for the:	Northern	District of Illinois (State)	
	e number			(Giaio)	
(If Kn	own)				Check if this is an
					amended filing
Of	ficial	Form 106H			
		-			
Sc	hedul	e H: Your Cod	ebtors		12/15
the c	entries in t wn). Answe	he boxes on the left. At r every question.	,	to this page. On the to	e space is needed, copy the Additional Page, fill it out, and number op of any Additional Pages, write your name and case number (if a codebtor.)
2.			lived in a community propico, Puerto Rico, Texas, Wa		? (Community property states and territories include Arizona, California, in.)
	No. 0	Go to line 3.			
	Yes.	Did your spouse, forme	r spouse, or legal equival	ent live with you at the ti	time?
		No			
		Yes. In which communit	state or territory did you	live?	Fill in the name and current address of that person.
		Name of your spouse, for	ormer spouse, or legal equi	/alent	
		Number Street			

Zip Code

State

City

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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	_	o o a mone	. ago oo	0.70		
Fill in this information t	o identify your case:					
Debtor 1 Tamika	R	Van				
First Name	Middle Name	Last N	lame	— Che	eck if this is:	
Debtor 2 (Spouse, if filing) First Name	e Middle Name	Last N	lame	- -	An amended filing	
					A supplement showing post-petition chapt	
United States Bankruptcy the:	Court for Northern	District of III	State)	- "	expenses as of the following date:	
Case number (If known)		,	,	_	MM / DD / YYYY	
,	1001				IVIIVI / DD / TTTT	
Official Form						
Schedule I: Yo	our Income				•	
_	s needed, attach a separate s wer every question.		-		not include information about your ional pages, write your name and ca	
Fill in your employme information.	nt	Debtor 1	i		Debtor 2	
If you have more than	Employment status	✓ Emplo	oyed		Employed	
attach a separate page	with	Not E	mployed		Not Employed	
information about additemployers.	ional Occupation					
Include part time, seaso	•	Walmart				
self-employed work.	Employer's address		www.			
Occupation may includ or homemaker, if it app	e student	17625 To Number St			Number Street	
		Lansing	Illinois	60438	_	
		City	State	Zip Code	City State Zip Code	
	How long employed there?	6 years 1	month			
Part 2: Give Details	About Monthly Income					
spouse unless you are se If you or your non-filing s	parated. Douse have more than one employ	-		-	write \$0 in the space. Include your non-filin	
more space, attach a se	parate sheet to this form.		For	Debtor 1	For Debtor 2 or non-filing spouse	
	vages, salary, and commissions (b aid monthly, calculate what the month		2.	\$2,308.04	non-lining apouse	
3. Estimate and list m	onthly overtime pay.		3.	+ \$0.00		
4. Calculate gross inc	ome. Add line 2 + line 3.		4.	\$2,308.04		

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Debto	or 1Tamika First Name		an ast Name		Case number known)	(if		
	THOUTAING	inidals Hallis	act Hame		For Debtor 1	For Debtor 2 or non-filing spouse		
Сор	y line 4 here		→ 4.		\$2,308.04			
5. List	all payroll ded							
5a.	Tax, Medicare	and Social Security deductions	5a		\$175.41			
5b.	Mandatory cor	ntributions for retirement plans	5b).	\$0.00			
5c.	Voluntary cont	ributions for retirement plans	5c		\$76.90			
5d.	Required repa	yments of retirement fund loans	5d	l.	\$0.00			
5e.	Insurance		5e	١.	\$11.16			
5f.	Domestic supp	ort obligations	5f.		\$0.00			
5g.	Union dues		5g	١.	\$0.00			
5h.	Other deduction	ons. Specify:	5h	. +	\$40.67 +			
6. Add +5h.	I the payroll de	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.		\$304.13			
7. Cal	culate total mo	nthly take-home pay. Subtract line 6 from line	4. 7.		\$2,003.91			
8. List	all other incor	ne regularly received:						
8a.	business, profe	•						
		ent for each property and business showing ordinary and necessary business expenses, and by net income.	8a		\$0.00			
8b.	Interest and di	•	8b		\$0.00			
		payments that you, a non-filing spouse, or a			,			
		, spousal support, child support, maintenance, ent, and property settlement.	8c		\$0.00			
8d.	Unemploymen	t compensation	8d	l.	\$0.00			
8e.	Social Security	1	8e		\$0.00			
	Include cash ass cash assistance under the Suppl housing subsidi Specify:	ent assistance that you regularly receive sistance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es e Programs Income	8f.		\$500.00			
8a		irement income	8g		\$0.00			
_		income. Specify: Anticipated Tax Refund	_	. +	\$655.00 +			
		ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +			\$1,155.00			
		r income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp	10 ouse	٠. [\$3,158.91 +		=	\$3,158.91
Inc frie	11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.							
	ecify:				· · ·		11. +	\$0.00
		n the last column of line 10 to the amount in on the Summary of Schedules and Statistical Sum					12.	\$3,158.91
								Combined monthly income
13. D o	you expect an	increase or decrease within the year after y	ou file this	form	?			
	_	Г						
L	Yes. Explain:							

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Debtor 1	Tamika	R	Van	Case number (if
	First Name	Middle Name	Last Name	known)

Part 2: Give Details About Monthly Income

Official Form 106I. Additional page.

	For Debtor 1	For Debtor 2 or non-filing spouse
5h.Other payroll deductions. Specify:		
1. ALI	\$2.69	
2. STD	\$7.97	
3. STOCK	\$30.01	

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Fill in this infor	mation to identi	fy your case:				
Debtor 1	Tamika	R	Van			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng	
United States E	Bankruptcy Court	for the: Northern	District of Illinois (State)		howing post-petition of the following date:	hapter 13
Case number (If known)			(Oldio)	MM / DD / YYYY		
Official	Form 10)6J				
Schedul	e J: Your	Expenses				12/15
information. If (if known). Ans						er
1. Is this a joi	nt case?					
✓ No. Go	to line 2					
Yes. D	oes Debtor 2 liv	e in a separate household?				
_ [No					
Г	Yes. Debtor 2	must file Official Forms 106J-2, Expen	ses for Separate Household of Deb	tor 2.		
2. Do you hav	e dependents?	☐ No				
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age	Does dependent I with you?	ive
			Offilia	12 years	✓ Yes.	
			Child	9 years	No.	
			Child	6 veers	Yes.	
			Child	6 years	Yes.	
			Child	2 years	No. ✓ Yes.	
			Child	1 month	Yes.	
					Yes.	
expenses o	enses include f people other	✓ No				
than yourself and dependents	•	Yes				
Part 2: Esti	mate Your On	going Monthly Expenses				
-	of a date after t	f your bankruptcy filing date unless y he bankruptcy is filed. If this is a sup		· ·		
		th non-cash government assistance i cluded it on Sc <i>hedule I: Your Incom</i> e			Your ex	«penses
	or home owne or the ground or	rship expenses for your residence. In lot. 4.	clude first mortgage payments and		4.	\$1,100.00
,	uded in line 4:					
4a. Real e	state taxes				4a	\$0.00
4b. Prope	ty, homeowner's	s, or renter's insurance			4b.	\$0.00
4c. Home	4c. Home maintenance, repair, and upkeep expenses 4c. \$0.00					

\$0.00

4d.

4d. Homeowner's association or condominium dues

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Debtor 1 Tamika R Van Case number (if known)
First Name Middle Name Last Name

riist Name	Mildule Name Last Name		
			Your expenses
5. Additional mortgage payments for	r your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$225.00
6b. Water, sewer, garbage collection	ı	6b.	\$0.00
6c. Telephone, cell phone, Internet	satellite, and cable services	6c.	\$50.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$611.91
8. Childcare and children's education	on costs	8.	\$364.00
9. Clothing, laundry, and dry cleaning	ng	9.	\$100.00
10. Personal care products and ser	rices	10.	\$50.00
11. Medical and dental expenses		11.	\$0.00
12. Transportation. Include gas, main Do not include car payments	ntenance, bus or train fare.	12.	\$75.00
13. Entertainment, clubs, recreation	n, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and re	igious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted	from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$125.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deduc	sted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify: Furniture Loa	n	17c	\$108.00
17d. Other. Specify:		17d	\$0.00
	tenance, and support that you did not report as deducted from		\$0.00
	our Income (Official Form 106I).	18.	
, , , , , , , , , , , , , , , , , , , ,	port others who do not live with you.		
Specify:	Contract to the Contract of th	19.	\$0.00
20. Other real property expenses no 20a. Mortgages on other property	t included in lines 4 or 5 of this form or on Schedule I: Your Income.	200	\$0.00
20b. Real estate taxes.		20a 20b	\$0.00 \$0.00
20c. Property, homeowner's, or rer	ter's insurance		
20d. Maintenance, repair, and upke		20c 20d	\$0.00 \$0.00
20e. Homeowner's association or c			
230. Homeowifer a association of the	ongominam dudo	20e	\$0.00

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Debtor 1			R	Van	Case number (if known)			
	First Nan		Middle Name	Last Name				
21.Other	. Specif	y:				21		\$0.00
00.0-1-								
	-	our monthly expenses. s 4 through 21.					_	\$2,808.91
			_	\$0.00				
	. ,	` , ,	,,	, from Official Form 106J-2	2		_	\$2,808.91
		22a and 22b. The result		Denses.		22.		
	-	ur monthly net income						
23a. C	copy line	e 12 (your combined mo	inthly income) from	Schedule I.		23a	_	\$3,158.91
23b. C	Сору уо	ur monthly expenses fro	m line 22 above.			23b	·-	\$2,808.91
		your monthly expenses		income.				\$350.00
Т	The resu	Ilt is your monthly net in	come.			23c	_	
For earnoring N	xample, gage pa	do you expect to finish	paying for your car	ses within the year after loan within the year or do y modification to the terms o	ou expect your			

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Fill in this information to identify your case:					
Debtor 1	Tamika	R	Van		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number			(,		

Official Form 106Dec

П	Check if this is an
_	amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below					
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
	✓ No					
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and				
	that they are true and correct.					
×	/s/ Tamika Van	×				
	Signature of Debtor 1	Signature of Debtor 2				
	Date 2/7/2018	Date				
	MM/DD/YYYY	MM/DD/YYYY				

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Fill in	n this info	rmation to identify your o	ase:					
Debt	tor 1	Tamika First Name	R Middle N	Van Name Last N	lame	-		
Debt (Spou	tor 2 use, if filing)	First Name	Middle N	Name Last N	lame			
Unite	ed States	Bankruptcy Court for the:	Northern	District of II		_		
Case (If kno	e number own)			(:	State)	-		
Off	ficial	Form 107						Check if this is a amended filing
		ent of Financia	l Δffairs f	or Individual	s Filina fa	r Bankru	ıntev	04/1
Be as	s comple mation.	ete and accurate as po If more space is neede nown). Answer every q	ssible. If two maded, attach a sepa	arried people are filir	ng together, bo	th are equally i	responsible for s	supplying correct
Part	Giv	e Details About Your	Marital Status	and Where You Liv	ed Before			
1.	What is	s your current marital sta	ntus?					
		arried ot married						
2.	During	the last 3 years, have yo	u lived anywhere	e other than where yo	u live now?			
	✓ No	s. List all of the places yo	ou lived in the last	: 3 years. Do not includ	de where you live	e now.		
	De	btor 1:		Dates Debtor 1 live there	d Debtor 2:			Dates Debtor 2 lived there
					Same	as Debtor 1		Same as Debtor 1
	Nu	mber Street		From To	Number St	reet		From To
	Cit	y State	Zip Code		City	State	Zip Code	
					Same	as Debtor 1		Same as Debtor 1
	Nu	mber Street		From	Number St	reet		From
	Cit	y State	Zip Code		City	State	Zip Code	
	and territo	ne last 8 years, did you e ories include Arizona, Califo Make sure you fill out So	ornia, Idaho, Louis	iana, Nevada, New Mex	ico, Puerto Rico, ⊺			

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Deb	tor 1	Tamika R	Van		ımber (if known)	
		First Name Middle	Name Last Na	me		
Part	2:	Explain the Sources of Your Inc	ome			
4.	Fill i	you have any income from employment the total amount of income you receivities. If you are filing a joint case and you not have a second your post. Fill in the details.	red from all jobs and all busi	inesses, including part-time		ars?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$1432.14	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31,	✓ Wages, commissions, bonuses, tips Operating a business	\$30000.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$29436.00	Wages, commissions, bonuses, tips Operating a business	
1	Inclu publi filing List e	you receive any other income during de income regardless of whether that in ic benefit payments; pensions; rental inc a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	come is taxable. Examples come; interest; dividends; myou received together, list it	of other income are alimony; coney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:	Est. YTD LINK	\$500.00		
		or last calendar year: anuary 1 to December 31, 2017) YYYYY	Est. 2017 LINK	\$6,000.00		
		or the calendar year before that: lanuary 1 to December 31, 2016) YYYYY	Est. 2016 LINK	\$6,000.00		

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Van Debtor 1 Tamika __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

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or 1	1 Tamika		R	Va	n	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi orp ge	iders include your porations of whic	relatives; a h you are a for a busin	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	neason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	- Number Street						
	City	State	Zip Code				
insi	ider? ude payments on No	debts gua	aranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name				·		
	Number Street						
	City	State	Zip Code				

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Van Debtor 1 Tamika Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Dodge Magnum \$9090 06/2017 Honor Finance Creditor's Name Explain what happened 909 DAVIS ST STE 260 Number Street Property was repossessed. Property was foreclosed. **EVANSTON** Illinois 60201 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	tor 1	Tamika First Name	R Middle Name	Van Last Name	Case number (if known)		
		Tilstivanie	Wildule Name	Last Ivalle			
11.		thin 90 days before you filed fo counts or refuse to make a pay			or financial institution,	set off any amour	its from your
	✓	No					
		Yes. Fill in the details.					
				Describe the action the cre	editor took	Date action was taken	Amount
		Creditor's Name					
		N. andrew Observe					
		Number Street		Last 4 disits of account account	h VVVV		
				Last 4 digits of account num	ber: XXXX-		
		City State	Zip Code				
12	Wit	hin 1 year before you filed for l	hankriintov was an	of your property in the poss	session of an assignee for	r the benefit of c	reditors a court-
12.		pointed receiver, a custodian,		y or your property in the poss	session of an assignee to	the benefit of c	euitors, a court-
	✓	No					
		Yes					
Part	5:	List Certain Gifts and Con	tributions				
13.	Wi	ithin 2 years before you filed fo	or bankruptov, did w	ou give any gifts with a total	value of more than \$600	ner nerson?	
10.	_	_	n bankruptcy, uid ye	ou give any gints with a total	value of more than \$000	per person:	
	¥	No Yes. Fill in the details for eac	h aift				
	_	Gifts with a total value of mo	_	Describe the gifts		Dates you gave the	Value
						gifts	
		Person to Whom You Gave the	e Gift				
		Number Street					
		Number Street					
		City State	Zip Code				
		Person's relationship to you					
		Person to Whom You Gave the	Gift				
			_				
		Number Street	_				
		City State	Zip Code				
		Person's relationship to you					

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	Tamika	R	Van Case n	number <i>(if known</i>)	
	First Name	Middle Name	Last Name		
1. Wit	thin 2 years before you fil	led for bankruptcy, die	d you give any gifts or contributions with a	total value of more tha	n \$600 to any charity?
✓	No				
	ı Yes. Fill in the details foı	r oach aift or contribut	ion		
ш	1 es. 1 III III II le details ioi	r each girt or contribut	IOII.		
	Gifts or contributions t		Describe what you contributed	Date yo	
	that total more than \$6	300		contrib	uted
	Charity's Name		-		
	-		_		
	Number Street		-		
	rambor outout				
	City State	Zip Code	-		
	,	ļ			
rt 6:	List Certain Losses				
gar	nbling? No Yes. Fill in the details. Describe the property y	you lost and	Describe any insurance coverage for	the loss Date of	your Value of property
	how the loss occurred	,	Include the amount that insurance has pending insurance claims on line 33 of A/B: Property.	paid. List loss	lost
					
rt 7:	List Certain Payment	ts or Transfers			
	out seeking bankruptcy o	or preparing a bankrup			erty to anyone you consuite
	out seeking bankruptoy o lude any attorneys, bankru No	or preparing a bankrup			erty to anyone you consuite
	but seeking bankruptcy of lude any attorneys, bankrup	or preparing a bankrup	otcy petition? or credit counseling agencies for services requ	ired in your bankruptcy.	
	out seeking bankruptoy o lude any attorneys, bankru No	or preparing a bankrup	otcy petition?	ired in your bankruptcy. Date pa	nyment Amount of sfer payment
	out seeking bankruptcy of lude any attorneys, bankrup No Yes. Fill in the details.	or preparing a bankrup	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	but seeking bankruptcy of lude any attorneys, bankrup No Yes. Fill in the details.	or preparing a bankrup	or credit counseling agencies for services requipments of the counseling agencies for services requipments. Description and value of any property	ired in your bankruptcy. Date pa	lyment Amount of payment de
	out seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	or preparing a bankrup	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	out seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	or preparing a bankrup	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	or preparing a bankrup	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	out seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	or preparing a bankrup	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	or preparing a bankrup ptcy petition preparers,	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	or preparing a bankrup ptcy petition preparers, or	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State	pr preparing a bankrup ptcy petition preparers, or prepare	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi	pr preparing a bankrup ptcy petition preparers, or prepare	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address	pr preparing a bankrup ptcy petition preparers, or prepare	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State	pr preparing a bankrup ptcy petition preparers, or prepare	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address Person Who Made the Paid	pr preparing a bankrup ptcy petition preparers, or prepare	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address	pr preparing a bankrup ptcy petition preparers, or prepare	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address Person Who Made the Pa	pr preparing a bankrup ptcy petition preparers, or prepare	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address Person Who Made the Paid	pr preparing a bankrup ptcy petition preparers, or prepare	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address Person Who Made the Pa	pr preparing a bankrup ptcy petition preparers, or prepare	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address Person Who Made the Pa	propering a bankrup ptcy petition preparers, or preparers,	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address Person Who Made the Pa	propering a bankrup ptcy petition preparers, or preparers,	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address Person Who Was Paid Number Street Person Who Made the Pa	preparing a bankrup ptcy petition preparers, s 60603 Zip Code ayment, if Not You Zip Code	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address Person Who Made the Pa	preparing a bankrup ptcy petition preparers, s 60603 Zip Code ayment, if Not You Zip Code	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of payment de
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address Person Who Was Paid Number Street Person Who Made the Pa	ptcy petition preparers, or pr	or credit counseling agencies for services required Description and value of any property transferred	ired in your bankruptcy. Date pa or trans was ma	lyment Amount of gayment de

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Debte		Tamika	К	Van	Case r	number <i>(if known)</i>			
		First Name	Middle Name	Last Name					
	help	hin 1 year before you filed for o you deal with your creditors not include any payment or tran	s or to make paym		oehalf p	oay or transfer	any property to a	anyone	who promised to
	☑	No Yes. Fill in the details.							
				Description and value of any p transferred	roperty	y	Date payment or transfer was made	Amo	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
	the Incl	ordinary course of your busing	ness or financial af transfers made as s	ecurity (such as the granting of a sec	_				
	Ш	res. I ill ill ule details.		Description and value of prope transferred	erty		y property or ceived or debts p	oaid	Date transfer was made
		Person Who Received Transfe	r						
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfe	r						
		Number Street							
		City State Person's relationship to you	Zip Code						
	ben	eficiary? ese are often called asset-protec		I you transfer any property to a sel	lf-settle	ed trust or sim	ilar device of whi	ch you	are a
	✓	No Yes. Fill in the details.							
				Description and value of the	proper	ty transferred			Date transfer was made
		Name of trust							

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Van Debtor 1 Tamika Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Van Debtor 1 Tamika Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Tamika		R		'an	Cas	e number <i>(ii</i>	fknown)		
		First Name		Middle Name	La	ast Name					
26.	Hav	e you been a part	y in any judic	cial or administ	rative proce	eding under	any environmen	ntal law? In	clude settle	ments and or	ders.
	✓	No									
		Yes. Fill in the det	tails.								
					Court or ac	gency		Nature	of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStre	et					Concluded
		_			City	State	Zip Code				
Part	11:	Give Details Al	bout Your E	Business or C	onnection	s to Any Bu	siness				
27.	Witl	hin 4 years before	you filed for	bankruptcy, di	d you own a	business or	have any of the	following c	onnections t	to any busine	ss?
		A sole propri	ietor or self-e	mployed in a tr	ade, profes	sion, or other	r activity, either f	ull-time or p	oart-time		
							artnership (LLP)				
		A partner in a				ou nuomity po	a. a. e. ep (==.)				
			-	, ınaging executi	ve of a corr	oration					
				of the voting or	-		noration				
		Arrowner or	at icast 5 /0 C	or trie voting or	equity secui	illes of a corp	poration				
	✓	No. None of the a	above applie	s. Go to Part 12	2.						
	П	Yes. Check all tha	at apply abo	ve and fill in the	details belo	ow for each b	ousiness.				
					Desc	ribe the nati	ure of the busine	ss	Employer	Identification	number Do not
									include So	cial Security	number or ITIN.
		D. class No.							EIN:		
		Business Name									
		Number Street			_				Dates busi	iness existed	
					Nam	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ure of the busine	ess			number Do not number or ITIN.
									EIN:	olai occurry	number of Trive.
		Business Name							EIIN.		
		Number Street							Dates busi	iness existed	
					Nam	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ure of the busine	ess			number Do not number or ITIN.
									EIN:		
		Business Name									
		Number Street			_				Dates busi	iness existed	
		Cit.	Ctata	7:- 0 - 1 -	Nam-	e of account	ant or bookkeep	er	_		
		City	State	Zip Code					From	To	

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Debto	or 1 Tamika	R	Van	Case number (if known)
	First Name	Middle Name	Last Name	
	Within 2 years before you filed for creditors, or other parties.	bankruptcy, did yo	u give a financial stateme	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in the details below.			
			Date issued	
	Name		MM/DD/YYYY	
			_	
	Number Street			
	City State	Zip Code	-	
Part	12: Sign Below			
tr	rue and correct. I understand that bankruptcy case can result in fin	making a false stat	tement, concealing prope	ents, and I declare under penalty of perjury that the answers are rety, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Tamika Van Signature of Debtor	· 1		Signature of Debtor 2
	Ü			Date
	Date 2/7/2018			
Di	id you attach additional pages to	Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
·	✓ No			
	Yes			
Di	olid you pay or agree to pay someo	ne who is not an att	orney to help you fill out	bankruptcy forms?
V	✓ No			
	Yes. Name of person			Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Dist	rict of Illinois	
In re	Tamika R Van		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	ON OF ATTORNEY F	OR DEBTOR
1.	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the	e petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to a	ccept		\$4,000.00
	Prior to the filing of this statement I	nave received		\$350.00
	Balance Due			\$3,650.00
2.	. The source of the compensation paid	d to me was:		
	✓ Debtor	Other (specify	/)	
3.	. The source of the compensation paid	d to me is:		
	✓ Debtor	Other (specify	/)	
4.	. I have not agreed to share the abmembers and associates of my l	oove-disclosed compensation	on with any other person unless the	ey are
		v firm. A copy of the agreen	vith a other person or persons who a nent, together with a list of the name	
5.	In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;		gal service for all aspects of the bank g advice to the debtor in determinin	· ·
	b. Preparation and filing of any	petition, schedules, statem	ents of affairs and plan which may b	pe required;
	c. Representation of the debtor	at the meeting of creditors	and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings a	and other contested bankruptcy mat	ters;
6.	. By agreement with the debtor(s), the	above-disclosed fee does r	not include the following services:	
		CERTIFIC	CATION	
	I certify that the foregoing is a comple tor(s) in this bankruptcy proceedings.	te statement of any agreem	ent or arrangement for payment to n	ne for representation of the
	2/7/2018		/s/ Elise Harmening	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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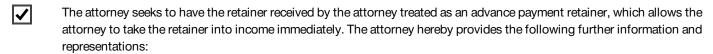
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$362.00
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$52.00 for expenses, leaving a balance due of \$4,012.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/7/2018	
Signed:		
/s/ Tam	ika Van	
		/s/ Elise Harmening
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Van, Tamika R Debtor(s)	Case No	Case No		
	District)	Chapter.	Chapter13		
	VERIFIC	CATION OF CREDITOR MAT	ΓRIX		
Th knowledge		y that the attached list of creditors is to	rue and correct to the best of their		
Date:	2/7/2018	/s/ Van, Tamika Van, Tamika R <i>Signature of De</i>			

NATIONWIDE CAC LLC 3435 N CICERO AVE CHICAGO, IL, 60641

Honor Finance 909 DAVIS ST STE 260 EVANSTON, IL, 60201

AMER FST FIN 3515 N. Ridge Rd, Suite 200 Wichita, KS, 67205

T-Mobile Bankruptcy Team PO Box 53410 Bellevue, WA, 98015

Hernandez, Junior 2129 S Homan Ave Chicago, IL, 60623

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Village of Maywood 40 Madison Street Maywood, IL, 60153

ComEd 1919 Swift Drive Oak Brook, IL, 60523

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

Illinois Tollway PO Box 5544 Chicago, IL, 60680 Case 18-03399 Doc 1 Filed 02/07/18 Entered 02/07/18 12:47:01 Desc Main Document Page 61 of 70

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

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- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
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- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

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- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
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- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
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- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- I. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$362.00
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$52.00 for expenses, leaving a balance due of \$4,012.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Signed: /s/ Tamika Van /s/ Elise Harmening Attorney for Debtor(s)	Date: 2/2/2018		
Jamika /a /s/ Elise Harmening ESKA	Signed:		
Debtor(s) Attorney for Debtor(s)	12001/0	/s/ Elise Harmening	AC
	Debtor(s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Tamika First Name	R Middle Name	Van Last Name	Case number (il known)	***************************************
0.5	estions for Reporting Purpos			
16. What kind of debts do you have?	16a. Are your debts primari "incurred by an individue" No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari money for a business of No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts y	ily consumer debts? Consumer debts? Consumer debts? Consumer approximation of the consumer debts? Bust a fin vestment or through	eal, family, or household niness debts are debts the the operation of the bus	purpose." at you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that No.		after any exempt property distribute to unsecured cr	is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	1 1-49 5 50-99 1 100-199 2 200-999	1,000-5,000 5,001-10,00 10,001-25,0)O	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$50,000,00	-\$10 million 1-\$50 million 1-\$100 million 01-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Sause Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$50,000,00	\$10 million I-\$50 million I-\$100 million D1-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	of title 11, United States Code under Chapter 7. If no attorney represents me arout this document, I have obta I request relief in accordance v I understand making a false stronnection with a bankruptcy both. 18 U.S.C. §§ 152, 1341, /s/ Tamika Van Signature of Debtor 1	Chapter 7, I am aware the e. I understand the relief and I did not pay or agree ained and read the notice with the chapter of title 1 atement, concealing procase can result in fines.	at I may proceed, if eligible available under each charter to pay someone who is a required by 11 U.S.C., 1, United States Code, uperty, or obtaining monup to \$250,000, or impr	ole, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill § 342(b). specified in this petition. ey or property by fraud in isonment for up to 20 years, or
estigleich ist weit trouwer der en begrenniste samt opweige gennen gesch	Executed on 2/2/2018 MM / D	07 YYYY	Executed on	MM / DD / YYYY

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Elle le délic	្សេះ ទេវុស្ស វុស្សមន្ត្រី ខេត្ត ស្វាន់ស្រុក ស្វាន់	ase:			
Debtor 1	Tamika	R	Van		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if fii	ing) First Name	Middle Name	Last Name	-	
United Sta	tes Bankruptcy Court for the:	Northern	District of Illinois	•••	
Case num	ber		(State)		
(if known)					points (No. 1) of the last
Officia	al Form 106De	ec			Check if this is a amended filing
Declar	ration About an	— Individual Debt	or's Schedules		12/1
if two mari	ied people are filing togeth	er, both are equally respon	sible for supplying correct in	níormation.	
				ng a false statement, concealing pro	
money or p	property by fraud in connec	ion with a bankruptcy case	can result in fines up to \$2	50,000, or imprisonment for up to 20	years, or both, 18
U.S.C. §§ 1	52, 1341, 1519, and 3571.				
Pantite S	Sign Below				
Did vo	ou pay or agree to pay som	eone who is NOT an attorne	ey to help you fill out bankru	ntev forme?	
	40		y to noip you in out bankin	proy tornis;	
Emilian	es. Name of person		Alberta Dustining Des		
(symmetry)	es. Haire of person		Adacif Banktuptcy Peti Signature (Official Form	tion Preparer's Notice, Declaration, and 119).	
Under	r penalty of perjury, I declar	e that I have read the sum	nary and schedules filed wit	h this declaration and	
that t	hey are true and correct.				
X /s/ T	amika Van	lla Van	*		
Signati	ure of Deptor 1	Constitution of the Consti	Signature of	Debtor 2	

MM/DD/YYYY

Date 2/2/2018

MM/DD/YYYY

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Debtor	1 Tamika	R	Van	Case number (if known)
	First Name	Middle Name	Last Name	
28. W	ithin 2 years before y editors, or other part	ou filed for bankruptcy, did y lies.	you give a financial state	ment to anyone about your business? Include all financial institutions,
grander Section	No Yes. Fill in the deta	ils below		
Reserve	mā.		Date Issued	
	Name		MM/DD/YYYY	******
	Number Street			
	City	State Zip Code		
Barra 12	Sian Below			
true a ba	nkruptcy case can re /s/ Ti Signatur	amika Van Bottor 1	atement, concealing pro	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date
	Date 2,	/2/2018		
Did	you attach additiona	I pages to Your Statement o	f Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 197)?
Encored	No Yes			
Did	you pay or agree to p	pay someone who is not an a	ttorney to help you fill ou	it bankruptcy forms?
[7]	No			
Broinviole Broinviole	Yes. Name of person			Attach the Banknuptcy Patition Freparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Van, Tamika R	Case No	
·	Debtor(s)	Case NO.	
		Chapter.	Chapter13
	VERIF	ICATION OF CREDITOR MAT	RIX
Th knowledge		rify that the attached list of creditors is tru	ue and correct to the best of their
Date:	2/2/2018	/s/ Van, Tamika F Van, Tamika R Signature of Debi	

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Debt	or 1 Tamika First Name	R Middle Nama	Van Last Name	Case number (if known)	***************************************	
16.	Calculate the median f	amily income that applies to	you. Follow these steps	·		
	16a. Fill in the state in wi		Illínois			
	16b. Fill in the number of	f people in your household.	6			
	16c. Fill in the median fa	mily income for your state and s	ize of		\$111,272.00	
	household using the link specif	fied in the senarate instructions f	To find or this form. This list m	f a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.		
17.	How do the lines compa		o. mo rema. The hot m	dy distribution at the participacy clerk's office,		
	17a. Line 15b is less under 11 U.S.C	s than or equal to line 16c. On th 2. § 1325(b)(3), Go to Part 3. D	ne top of page 1 of this o NOT fill out <i>Calculatio</i>	form, check box 1. Disposable income is not determined on of Disposable Income (Official Form 122C-2).	4	
	U.S.C. § 1325(re than line 16c. On the top of p (b)(3). Go to Part 3 and fill out ir current monthly income from I	Calculation of Dispos	ck box 2, Disposable income is determined under 11 able Income (Official Form 122C-2). On line 39 of that	t	
Part	তৈ Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(b)	(4)		
18.	Copy your total average	e monthly income from line 11			\$2,808.04	
19.	Deduct the marital adju commitment period unde	ustment if it applies. If you are er 11 U.S.C. § 1325(b)(4) allows	married, your spouse is	s not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	9	
	19a. If the marital adjustn	nent does not apply, fill in 0 on	ine 19a.		-\$0.00	
	19b. Subtract line 19a t	from line 18.			\$2,808.04	
20.	Calculate your current	monthly income for the year.	Follow these steps:			
	20a. Copy line 19b.				S2.808.04	
	Multiply by 12 (the r	number of months in a year).			x 12	
	20b. The result is your cu	rrent monthly income for the ye	ar for this part of the for	n.	\$33,696.48	
	20c. Copy the median far	mily income for your state and s	ize of household from l	ine 16c.	\$111,272.00	
21.	How do the lines compa	аге?				
	Line 20b is less than commitment period is	line 20c. Unless otherwise orde s 3 years. Go to Part 4.	red by the court, on the	top of page 1 of this form, check box 3, The		
	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4.					
Part	S Sign Below					
	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.					
	🗶 🛮 /s/ Tamîka Va	mkan lal	/ ₁ ×			
	Signature of Debtor 1 Signature of Debtor 2					
	Date 2/2/2018 MM/DD/Y	yy y	į	Date MM/DD/YYYY		
		do NOT fill out or file Form 1220 fill out Form 122C-2 and file it w		of that form, copy your current monthly income from lie	ne 14	